

DECLARATION FOR PATENT APPLICATION SOLE OR JOINT

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention titled:

METHOD FOR DEVELOPING ANSWER-OPTIONS TO ISSUE-QUESTIONS RELATING TO PERSONAL FINANCE AND INVESTMENT

the specification of which is attached hereto.

I HEREBY STATE THAT I HAVE REVIEWED AND UNDERSTAND THE CONTENTS OF THE ABOVE-IDENTIFIED SPECIFICATION, INCLUDING THE CLAIMS.

I ACKNOWLEDGE THE DUTY TO DISCLOSE INFORMATION WHICH IS MATERIAL TO THE EXAMINATION OF THIS APPLICATION IN ACCORDANCE WITH TITLE 37, CODE OF FEDERAL REGULATIONS, §1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)

			Priority Claimed	
(Number)	(Country)	(Day/Month/Year Filed)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
(Number)	(Country)	(Day/Month/Year Filed)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
(Number)	(Country)	(Day/Month/Year Filed)	<input type="checkbox"/> Yes	<input type="checkbox"/> No

I hereby claim the benefit under Title 35, United States Code, §120 of any United States applications listed below and, INsofar AS THE SUBJECT MATTER OF EACH OF THE CLAIMS OF THIS APPLICATION IS NOT DISCLOSED IN THE PRIOR UNITED STATES APPLICATION IN THE MANNER PROVIDED BY THE FIRST PARAGRAPH OF TITLE 35, UNITED STATES CODE, §112, I ACKNOWLEDGE THE DUTY TO DISCLOSE MATERIAL INFORMATION AS DEFINED IN TITLE 37, CODE OF FEDERAL REGULATIONS, §1.56(a) WHICH OCCURRED BETWEEN THE FILING DATE OF THE PRIOR APPLICATION AND THE NATIONAL OR PCT INTERNATIONAL FILING DATE OF THIS APPLICATION:

09/197,156	November 20, 1998	Pending
(Application Serial Number)	(Filing Date)	(STATUS: Patented, Pending, Abandoned)
(Application Serial Number)	(Filing Date)	(STATUS: Patented, Pending, Abandoned)

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected herewith (List name and registration number).

(LIST SENIOR PATENT COUNSEL AND ATTORNEY HANDLING CASE WITH PATENT OFFICE REGISTRATION NUMBERS.)

Ernest D. Buff		
Name	Name	Name
25,833		
Registration Number	Registration Number	Registration Number

SEND CORRESPONDENCE TO:

Ernest D. Buff, Esq.
Ernest D. Buff & Associates, LLC
245 South Street
Morristown, NJ 07960

DIRECT TELEPHONE CALLS TO:

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(973) 644-0008

DECLARATION FOR PATENT APPLICATION—SOLE OR JOINT (Continued)

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

FULL NAME OF SOLE OR FIRST INVENTOR Tina M. NoceraINVENTOR'S SIGNATURE *Tina M. Nocera*

Date

11/28/00RESIDENCE Nutley, New Jersey (County Of Essex)CITIZENSHIP USAPOST OFFICE ADDRESS 66 Union AvenueNutley, New Jersey 07110FULL NAME OF SECOND JOINT INVENTOR Catherine S. BanatINVENTOR'S SIGNATURE *Catherine S. Banat*

Date

11/28/00RESIDENCE New York, NY (County Of New York)CITIZENSHIP USAPOST OFFICE ADDRESS 333 West End Avenue, Apt. 12 BNew York, NY 10023FULL NAME OF THIRD JOINT INVENTOR Sarah C. LeeINVENTOR'S SIGNATURE *Sarah C. Lee*

Date

11/28/00RESIDENCE New York, NY (County Of New York)CITIZENSHIP USAPOST OFFICE ADDRESS 114 Liberty Street , 7th FloorNew York, NY 10006

FULL NAME OF FOURTH JOINT INVENTOR _____

INVENTOR'S SIGNATURE _____

Date _____

RESIDENCE _____

CITIZENSHIP _____

POST OFFICE ADDRESS _____

FULL NAME OF FIFTH JOINT INVENTOR _____

INVENTOR'S SIGNATURE _____

Date _____

RESIDENCE _____

CITIZENSHIP _____

POST OFFICE ADDRESS _____

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Tina M. Nocera, et al. Group Art Unit: Not Yet Assigned
Serial No: Not Yet Assigned Examiner: Not Yet Assigned
For: **METHOD FOR DEVELOPING ANSWER-OPTIONS
TO ISSUE-QUESTIONS RELATING TO PERSONAL
FINANCE AND INVESTMENT**
Attorney Docket No.: 0015-10

245 South Street
Morristown, NJ 07960
November 21, 2000

Assist. Commissioner For Patents
Washington, D.C. 20231

Sir:

**VERIFIED STATEMENT (DECLARATION) CLAIMING
SMALL ENTITY STATUS UNDER 37 CFR 1.9 (f) AND 1.27 (c)**

I hereby declare that I am an official of the small business concern empowered to act on behalf of the concern identified below:

NAME OF SMALL BUSINESS CONCERN: Nocera & Associates, LLC
ADDRESS OF SMALL BUSINESS CONCERN: 66 Union Avenue
Nutley, New Jersey 07110

I hereby declare that the above-identified small business concern qualifies as a small business concern as defined in 13 CFR 1.21.12 and reproduced in 37 CFR 1.9 (d) for purposes of paying reduced fees to the United States to the United States Patent and Trademark Office, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time part-time or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.

I hereby declare that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the invention described in the application identified above.

If the rights held by the above identified small business concern are not exclusive, each individual, concern or organization having rights in the invention must file separate verified statements averring to their status as small entities, and no rights to the invention are held by any person, other than the inventor, who would not qualify as an independent inventor under 37 CFR 1.9 (c) if that person made the invention or by any concern which would not qualify as a small business concern under 37 CFR 1.9 (d), or a nonprofit organization under 37 CFR 1.9 (e).

1. *What is the purpose of the study?*
 2. *What are the research objectives?*
 3. *What is the research design?*
 4. *What are the variables?*
 5. *What is the sample size?*
 6. *What are the data sources?*
 7. *What are the data collection methods?*
 8. *What are the data analysis methods?*
 9. *What are the results?*
 10. *What are the conclusions?*
 11. *What are the limitations?*
 12. *What are the recommendations?*

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. [37 CFR 1.28 (b)]

NAME OF PERSON SIGNING:

TITLE OF PERSON IF OTHER THAN OWNER:

ADDRESS OF PERSON SIGNING:

SIGNATURE: Jana M. Noels

DATE: 11/28/2000